
TOO GOOD TO BE TRUE....

A Column on Consumer Issues

by Attorney General Wayne Stenehjem's
Consumer Protection and Antitrust Division

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Shopping Safely From Home (Part 1)

This information begins a three-part series on shopping safely from home. The series focuses on how to make the most of shopping opportunities through telemarketing, direct mail, Internet, door-to-door sales and flea markets and yard sales, and how to avoid problems.

Shopping from home is convenient and offers a wide range of choices to time-strapped consumers. But like traditional shopping, at-home shopping is not without risk. Whether you are ordering from a telemarketer, a direct-mail advertiser, a television shopping network, an Internet-based company or a door-to-door salesperson, you need to know your rights, understand the risks and know where to call for help. Here are a few tips to help make shopping from home safer:

- ◆ Know the business. No matter how impressive a company's web site, how convincing a telemarketer or how sincere a door-to-door salesperson may appear, if you are not familiar with a company's reputation it is important to check up on it. There is no fail-safe way to identify a con artist. However, you should check with the North Dakota Attorney General's Consumer Protection Division, or the Attorney General's Office or Better Business Bureau in the state where the seller is based to determine if complaints have been filed against the business. In addition, you can help protect yourself by consulting with friends to see if they have ever done business with the company.
- ◆ Protect your privacy. Provide personal information only if you know who is collecting it, why, and how it is going to be used. Never give your computer password to anyone, and never give a seller more information than you are comfortable providing. If a sales representative or web form asks for your social security number, your driver's license number or other personal information not needed for the transaction, hang up or click off and look for another vendor. Provide your credit card or bank account numbers only if you are using that account to pay for a purchase, and only if the Internet site is secure.
- ◆ Think it through. Don't act on impulse or buckle under to high-pressure tactics. Legitimate vendors will not railroad you into making an on-the-spot decision that you might later regret. That is especially true for vendors who stand by their products and services.

- ◆ Pay with a credit card. Other payment options simply do not offer the same consumer protections. If the product does not arrive on time or if you believe it was misrepresented, you are legally entitled to added protections if you have

paid for the purchase with a credit card. However, you must dispute any credit card charges in writing to your credit card company with 60 days of receipt of your billing statement. In addition, if you have an unauthorized charge on your credit card bill, your liability under federal law is limited to \$50.

- ◆ Check on delivery dates. Keep or print out any advertisements or materials that show a specific delivery time or write the delivery time in your records if one is promised. The law requires sellers to ship items by the time they promise or, if no delivery time is stated, within 30 days after the order date. If the seller cannot ship the goods within the stated time frame or 30-day deadline, the seller must notify you, give you a chance to cancel your order and send a full refund if you have chosen to cancel. The seller also has the option of canceling your order and refunding your money.
- ◆ Check shipping and handling fees. Many retailers add a shipping and handling fee to the price of an item based on where the order is to be shipped or the cost or weight of the goods. Be sure to find out about the options and costs and choose the delivery method you prefer.
- ◆ Seek help if you run into a problem. If you cannot resolve your problem by working directly with the company, contact our Attorney General's office, visit www.naag.org for other state Attorney General offices, call the Better Business Bureau or the Federal Trade Commission's toll-free help line at 1-877-FTC-Help (382-4357). To report mail fraud, call or send a copy of the mailing to the local U.S. Postal Inspection Service or postmaster. If you suspect telemarketing or Internet fraud, report it to the National Fraud Information Center/Internet Fraud Watch programs. These programs, operated by the National Consumers League, can be reached toll-free by telephone at 1-800-876-7060 or online at www.fraud.org.
- ◆ You can also contact the Attorney General's Consumer Protection Division for assistance or a consumer complaint form at our toll-free number, 1-800-472-2600. You may also contact our website at www.ag.state.nd.us for more information or to print a consumer complaint form.

The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.ag.state.nd.us.

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